

Information to identify the case:

Debtor 1	Patricia Garcia	Social Security number or ITIN	xxx-xx-9590
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-19400-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patricia Garcia
aka Patricia Lopez-Herrera, aka Patricia Bonano

8/17/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Patricia Garcia
 Debtor

Case No. 18-19400-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Aug 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2018.

db +Patricia Garcia, 378 Delavan St. 2nd FL, New Brunswick, NJ 08901-2351
 cr +TTLBL, LLC, c/o Pellegrino & Feldstein, LLC, 290 Route 46 West, Denville, NJ 07834-1239
 517519931 Bayview Loan Servicing, PO Box 650091, Dallas, TX 75265-0091
 517519934 ++DENTAL HEALTH ASSOCIATES P A, 320 SOUTH MAIN STREET, PHILLIPSBURG NJ 08865-2859
 (address filed with court: Dental Health Associates, P.A., 977 Livingston Ave,
 North Brunswick, NJ 08902)
 517519939 +KML Law Group P.C., 216 Haddon Ave. Suite 406, Collingswood, NJ 08108-2812
 517519940 Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
 517519941 +Middlesex County Special Civil Part, P.O. Box 1146, New Brunswick, NJ 08903-1146
 517519942 +New Jersey Division of Taxation, P.O. Box 046, Trenton, NJ 08646-0046
 517519943 +Pellegrino & Feldstein LLC, 290 Route 46 West, Denville, NJ 07834-1239
 517519945 +TTBL, LLC, 4747 Executive Drive Suite 510, San Diego, CA 92121-3100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Aug 18 2018 00:16:26 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 18 2018 00:16:21 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517519929 +EDI: RMCB.COM Aug 18 2018 03:43:00 American Medical Collection Agency, PO Box 1235,
 Elmsford, NY 10523-0935
 517519930 +EDI: AMEREXPR.COM Aug 18 2018 03:43:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 517519932 EDI: BANKAMER.COM Aug 18 2018 03:43:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
 517519933 +EDI: CHASE.COM Aug 18 2018 03:43:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 517519935 +E-mail/Text: fggbanko@fgny.com Aug 18 2018 00:15:27 Forster, Garbus & Garbus,
 7 Banta Place, Hackensack, NJ 07601-5604
 517519937 EDI: IRS.COM Aug 18 2018 03:43:00 Internal Revenue Service, 44 South Clinton Ave.,
 Trenton, NJ 08601
 517519944 +EDI: PRA.COM Aug 18 2018 03:43:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952
 517522043 +EDI: RMSC.COM Aug 18 2018 03:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517519938* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, P.O. Box 9052, Andover, MA 01810)
 517519936* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2018 at the address(es) listed below:

Deborah T. Feldstein on behalf of Creditor TTLBL, LLC dfeldstein@caplaw.net
 Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED
 LIABILITY COMPANY dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 John Michael McDonnell jmcDonnell@mchfirm.com, jcohen@mchfirm.com: NJ95@ecfcbis.com

District/off: 0312-3

User: admin
Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Rebecca Ann Solarz on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED
LIABILITY COMPANY rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Yakov Rudikh on behalf of Debtor Patricia Garcia yrudikh@gmail.com,
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com
TOTAL: 6